



2005 SEP 12

IN 10:29

SEE US
BANK

Established 1888

September 8, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street, Ecker Square, Suite 2300
San Francisco, CA 94105

Re: Wal-Mart

Dear Director Carter:

We are a community bank in a town of less than four thousand. Our main bank is twenty-one miles east of a Wal-Mart super store and our branch ten miles. Some of our retailers have closed shop rather than trying to compete. Because of completeness of inventory as well as lower prices many of our citizens make the drive on a regular basis.

Will they not have the same advantages if they go into banking? Will they want to make farm loans? Will they volunteer to put on all the community activities that our employees do? Will they donate the average one hundred thousand for community projects that we do?

Banks are the backbone of most small communities leading all fund drives and spearheading many other endeavors. When you live with your patrons there is an empathy that is lost with distance.

Thanking you for your consideration, I remain

Yours truly,



J. H. Thomson, Chairman

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